

## **The complaint**

Mr M complains that Creation Financial Services Limited closed his account and didn't credit his points. He'd like compensation for the time it has taken to resolve this complaint and the points returned.

## **What happened**

Mr M had a credit card account with Creation. The card earned points that could be exchanged for hotel stays or experiences.

Mr M received a letter on 30 September 2021 which said his credit card would close on 3 December 2021.

Mr M has said that Creation didn't transfer the 113 rewards points to his account which he had earned in October 2021 statement.

Mr M complained to Creation. He was dissatisfied with their response, so he complained to our service.

After Mr M brought the complaint to our service, Creation made an offer. They offered to transfer the 113 reward points to Mr M. Mr M didn't accept the offer. He said he had spent a long-time chasing Creation and wanted to be compensated for his time.

One of our investigators looked into the complaint. She thought the offer to credit Mr M's points was fair. She didn't award any compensation for the time Mr M had spent pursuing the complaint. She said our service didn't award compensation for the time taken to pursue a complaint. She thought Mr M had been put back in the position he would have been in had things gone right- so she thought Creation had done enough.

Mr M disagreed with the view he said he had spent over 20 hours pursuing the complaint and wanted to be compensated for his time. He said Creation had behaved in a manner completely unacceptable for a regulated financial business and this sent out a poor message about what a regulated business can do.

As there was no agreement the matter has come to me to decide.

## **What I've decided – and why**

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I know Mr M hasn't specifically complained that his account was closed by Creation. However, as part of my review I have considered if Creation acted fairly and in line with the terms of the account when it decided to close the account. Having done so I'm satisfied Creation closed the account fairly and relied on its terms and conditions to do so.

Mr M's main issue is regarding the points that he earned in October 2021 statement which he said he was entitled to. Creation made an offer to credit Mr M with 113 points that he

earned in October 2021 statement. Mr M didn't accept the offer as he thought he should also be entitled to compensation.

I have considered the offer to credit Mr M with the 113 points and I think this is fair in the circumstances. These points were credited to Mr M in April 2023.

### *Compensation*

Mr M believes he should receive compensation for the time he has spent pursuing this complaint which he estimates to be around 20 hours over the course of two years.

I appreciate that Mr M has spent time pursuing this complaint and it has been a frustrating time for him. However, as the investigator has said we don't award compensation for the time a customer spends pursuing their complaint.

Mr M is suggesting that if we don't award compensation then it sends a poor message about what a regulated business can do. I accept that it's frustrating to have to pursue a complaint, but Mr M is really saying we should punish Creation for the way they have treated him. However, it isn't our role to punish businesses. We only consider what is fair and reasonable in the circumstances of a particular case. Whilst I can appreciate Mr M's frustration and his point of view, this is a matter for the regulator, The Financial Conduct Authority (FCA) and not this service. So, if he is concerned, he should consult the FCA.

Mr M's real point is he wants compensation to resolve this matter. He's pointed out that he's spent time and effort trying to resolve his complaint. He has estimated about 20 hours of his time over the course of two years. He's said he has waited a long time for things to be sorted out and had to go to the trouble of bringing his complaint to this service.

I should explain that our awards are designed to reflect the actual loss, trouble, and upset caused to the consumer by something a financial business did wrong. We are not here to punish financial businesses. Nor can we award compensation as a means of punishing a business for a consumer bringing their complaint to this service. Mr M has asked to be compensated for the time he's spent dealing with his complaint. But I'd need to be satisfied that he's lost out and been caused more than the usual inconvenience of pursuing a complaint by not having his complaint resolved sooner. And on balance, I can't say this is the case. Therefore, I won't be awarding any compensation.

### **My final decision**

For the reasons stated above I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 6 October 2023.

Esperanza Fuentes  
**Ombudsman**